

“a commitment to offer an efficient,  
innovative and reliable service”



## FRONTLINE▶ONLINE

FLOORING INSURANCE CLAIMS - PROBLEM SOLVED!

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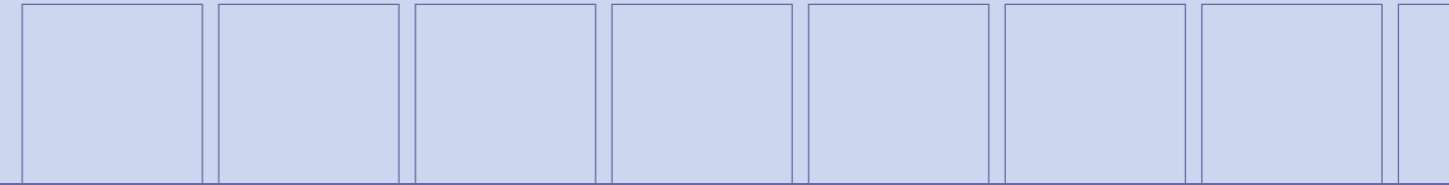
## FRONTLINE▶ONLINE

FLOORING INSURANCE CLAIMS.....THAT'S OUR BUSINESS

“a company that makes it their business to be helpful and informative”

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## INTRODUCTION



Frontline Online's simple, creative yet unique claim handling solution allows our insurance industry clients to maximise their service levels.

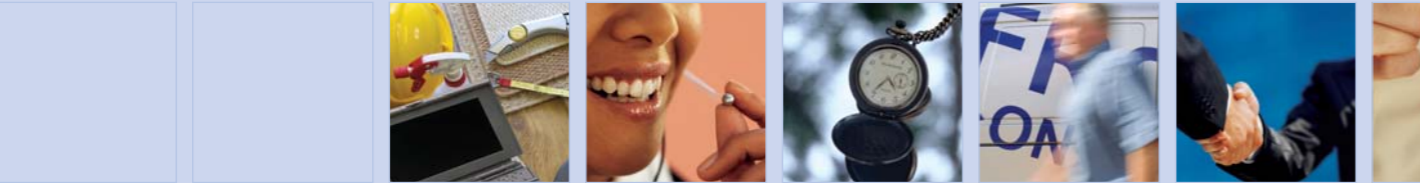
We coordinate specialist operatives and resources, by utilising available smart technology to resolve home insurance claims, doing difficult things simply and better.

We have a commitment to offer an efficient, innovative and reliable service that not only benefits the client but also exceeds the expectations of their policyholder.



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# THE CORE OF THE BUSINESS



“successful coordination and management of all services”

The coordination and management of all services to bring home insurance claims to successful closure by identifying the most effective allocation of resource to mitigate loss.

## the tools

- The right people
  - Knowledge and training
  - Online information systems
  - Insurance expertise
  - Client policy profiling
  - National coverage
- 
- + Flooring validation and valuation experts
  - + Flooring replacement specialists
  - + Cleaning and drying specialist services
  - + Fire and flood specialist services
  - + Restoration specialist services



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## COMPANY DEVELOPMENT



“they have taken the simple report a huge step forward”

### The Frontline Online Group:

- Manages home insurance claims
- Offers a cleaning, restoration, fire and flood service
- Replaces damaged flooring on a like for like basis

Frontline Online Limited started in 2001 with a report only service validating and valuing damaged products in the home.

By 2003 the company had identified a need for a complete service that not only included validation and valuation but also included the ability to replace those products. We further developed an independent cleaning and restoration network to compliment the validation and replacement sides of the business.

- Claim management
- Validation and valuation of replacement flooring
- Supply and fit 'like for like' replacement flooring
- Cleaning, restoration and mitigation of incidents
- Online access to our claim handling system
- Live reporting to clients
- Instructed under delegated authority
- Negotiation of direct settlements
- Regular management information to clients



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## CLAIM MANAGEMENT



“commitment to offer an efficient, innovative and reliable service”

### philosophy

- A commitment to offer an efficient, innovative and reliable service that not only benefits the client but also exceeds the expectations of the policyholder
- To dedicate a claim coordinator to the life cycle of each claim providing continuity for the policyholder
- To identify and access the right resource for the job
- To offer transparency and effective communication
- To utilise available smart technology to do difficult things simply and better



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## CLAIM MANAGEMENT



### service benefits

- FSA regulated
- Manage policyholder expectations until closure
- Better controls for lower claim values
- Greater comfort and convenience for the policyholder

“exceeding expectations”



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## CLAIM MANAGEMENT



### development through training

The company has an ongoing commitment to train its claim management staff that is recognised by Investors In People accreditation and including;

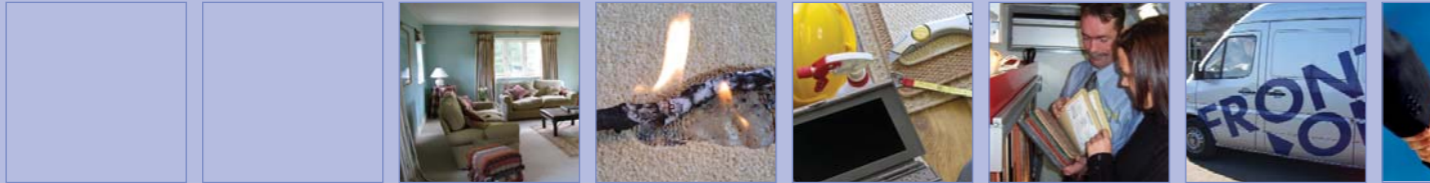
- Professional telephone skills
- Customer Services
- Insurance training
- Flooring training
- Basic cleaning and restoration training

“an ongoing commitment to training and investing in people”



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# INDEPENDENT VALUATION & REPLACEMENT TECHNICIANS



## the philosophy

- Integrity is key to our business
- To offer the policyholder maximum service with minimum disruption

## service benefits

- Appointment at policyholder's convenience
- Friendly and professional 'at home' service
- All in one validation, floor planning and replacement service
- 'At home' access to 2000 flooring replacement samples
- Ability to sample match in the policyholder's home
- Instant online reporting
- Savings on flooring replacements over both retail and direct settlement



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# INDEPENDENT VALUATION & REPLACEMENT TECHNICIANS



## development through training

- Assessment of the incident and damage to ascertain whether the claim is covered within the terms of the policy as an insured peril
- Understanding of established insurance industry policy limitations and exclusions
- Understanding of the flooring industry
- Identification and assessment of all types of flooring by quality, material, composition and construction
- Flooring estimation and cutting plans to minimise waste
- Dealing with the policyholder in a professional manner



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# FRONTLINE RESTORATION APPROVED NETWORK



## the philosophy

- To operate a non-franchise network
- To minimise policyholder disruption
- To utilise the right equipment for the right job
- To respond rapidly
- To use specialists for specialist jobs
- To be environmentally aware

## service benefits

- Better resources to reduce claim values
- Access to the most modern equipment
- No charge for drying over 21 days

## development through training

- Network of accredited specialists for drying, cleaning, fire and flood
- Accreditation to ensure ongoing training of the appropriate level of skills are maintained and developed

“an unremitting rapid response”



# SERVICE LEVELS & KEY PERFORMANCE INDICATORS

“maintaining excellence”



Milestone		Dependencies
Contact with the policyholder	Within 2 working hours of the claim being inputted to the system	Dependent on receipt of correct contact information and availability of the policyholder
Technician assigned	Within 1 working hour of a successful telephone interview	Where there is confirmation that the cause of the incident has been resolved
Technician to visit	Emergency – within 2 hours of assignment General within 4 working days of assignment	Or at the convenience of the policyholder
Report reviewed and submitted to the instructing client	Emergency – within 1 working day of receipt of the technicians report General - Within 2 working days of the submission of the technicians report	In an emergency a verbal report will be submitted immediately

Milestone		Dependencies
Authorisation - delegated	Within 2 working hours of the report being submitted to the instructing client	
Discuss authorisation with policyholder	Within 1 working day of authorisation	
Order to be placed / works instruction to be sent	Within 1 working day of authorisation discussion with the policyholder	
Arrangement of fitting for replacement flooring	Within 5 working days of product availability.	Fitting dates arranged around policyholder and fitter availability
Resolution of complaints	Within 1 working day	

“problem solved”



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